

**RETIREE ACTIVITIES OFFICE, BLDG 1305, PHONE (781) 377-2476**  
**FAX (781) 377-1446, e-mail [Artine.Love@hanscom.af.mil](mailto:Artine.Love@hanscom.af.mil)**  
**HOURS OF OPERATION, MON – FRI 1000-1500**  
**WEB SITE – [www.hanscom.af.mil/rao](http://www.hanscom.af.mil/rao)**  
**HANSCOM AFB BASE OPERATOR – 781 377-4441**  
**SPRING 2009**

**1. THE FIRST WORD:** Each Spring we take the opportunity to recognize the work and dedication of the Retiree Activities Office (RAO) volunteers who do a heroic job of serving over 95,000 retirees, spouses and survivors in New England. Some members of our staff have been contributing their time and talents for 28 years and some for a few months. Whatever the length of time they have served, each one's contribution is essential to the total effort. Even during inclement weather this winter the office was covered at all times. Hanscom and the retirees it serves are most fortunate to have such a highly motivated and dedicated corps of retiree volunteers whose work would not be possible without the outstanding support received from the Wing Commander and the entire staff of the 66<sup>th</sup> Air Base Wing.

According to the 2008 Annual Report required by the Air Force Personnel Center, 76 retiree volunteers contributed over 15,909 hours in service to Hanscom AFB. Retiree volunteers not only staff the RAO, but also work in several active duty sections such as the clinic, legal office, library, Transition Assistance Program, pre-retirement briefings and work closely with Customer Service. 8923 contacts with the RAO consisted of 3886 phone calls, 937 visits and 4100 e-mails. Of these, 4016 were for Outreach Assistance and dealt with problems relating to health care and support services. 1472 of these cases required many hours of follow up, correspondence and contact with several agencies. Most were resolved successfully. The members of the Retiree Day Planning Committee worked very hard to plan and execute a first class event which was enjoyed by about 230 attendees who indicated it was a most informative and memorable time.

From 5 January to 17 April, the RAO VITA volunteers under the able direction of Captain Don Husmann, USN, Retired, prepared 951 federal and state tax returns for the active duty force representing a cost savings of \$119,671 for the tax filers. Walk-in service was provided five days/week in addition to scheduled appointments. Capt. Husmann is seeking additional volunteers with tax expertise who would be willing to help out with this worthwhile activity to support the active duty each year, please call (781) 377-2476. The RAO will continue to assist members with income tax questions and problems during the year by appointment.

Captain Gary Finerty, USN, Retired was named RAO Volunteer of the Year for 2008 for his outstanding contributions to the RAO as a Duty Officer and as Co-Chairman of the Retiree Day Information Services.

**2. COMING EVENTS:** It is that time again for our annual major event.

**29<sup>th</sup> ANNUAL MILITARY RETIREE DAY**  
**SATURDAY, 25 APRIL 2009 MINUTEMAN CLUB, 1000 HOURS**  
**INFORMATION, GOOD FOOD AND FRIENDSHIPS, OLD AND NEW**

The Planning Committee has finalized plans for what promises to be an enjoyable and informative time for all. We will follow the format introduced last year by having all the events at the Minuteman Club. **INFORMATION SERVICES - BOOTHS WILL OPEN AT 1000 AT THE CLUB** consisting of over

30 exhibitors which will allow attendees to visit a wide array of information booths offered by both on and off base agencies that provide services or information to retirees. This is your opportunity to consult personally with a representative of TRICARE, Social Security, Veterans Affairs, Services. Tickets and Tours, 66<sup>th</sup> Medical Group and many others. Coffee available.

**ID cards may be renewed at Customer Service in Bldg 1305 from 1000-1130.**

**Luncheon (by reservation) at 1200 will be preceded by a brief Opening Ceremony at 1145. Doors open at 1115, Reservation form can be found on page 7.**

#### **GUEST SPEAKER**

**COLONEL DAVID L. ORR, COMMANDER 66<sup>th</sup> AIR BASE WING.**

This will be an opportunity for retirees to meet Colonel Orr and for him to meet you.

Although coffee will be available at 1000, if you want coffee before that time, you can get it at the mall. **We are also looking for a few volunteers willing to give an hour or so to act as host or hostess. Call the RAO at 781 377-2476 if you can help.** We look forward to seeing you there.

**3. OUTREACH PROGRAM:** For our new readers, we want to remind you about this special program which continues to provide assistance to any active duty or retired military member, their survivors and family members who have questions, or problems related to health care, or support services. Endless telephone menus encountered while trying to navigate the complexities of today's "information age" or dealing with unresponsive or hard to reach agencies or individuals through 800 numbers, can be very discouraging and often unproductive. If you are experiencing difficulty, or have a question regarding Medicare, TRICARE For Life or Pharmacy, TRICARE supplemental insurance, VA benefits, Survivor Benefit Plan, divorce, death, disability or any other adversity, call Captain Love at (781) 377-2476. **If she is not in, the Duty Officer will contact her for you. If you have not heard back by the end of the next duty day, PLEASE call back as the message may have been unclear or we could not reach you. If you get the audex during duty hours, the line is busy so please leave a message. We will return your call as soon as the phone is free.**

**Retiree deaths, all services may also be reported to Capt. Love at the above number. Assistance is available for all notifications and with application for benefits. Call the RAO at 781 377-2476.** When the of a retired member dies, the retiree must notify the Defense Finance and Accounting Service (DFAS) by mailing a copy of the death certificate and the retirees' identifying information to DFAS, U.S. Military Retirement Pay, PO Box 7130, London KY 40742-7130. DEERS must also be notified with a copy of the death certificate. The death of a surviving spouse who is receiving a Survivor Benefit (SBP) annuity must also be reported to DFAS by mailing a copy of the death certificate to DFAS, U.S. Military Annuitant Pay, PO Box 7131, London KY 40742-7131.

**4. HEALTH CARE NOTES:** This section focuses on health care issues.

**66<sup>th</sup> MEDICAL GROUP – HANSCOM CLINIC – Please note the new pharmacy hours.**

**0730-1630 Mon/Tues/Thurs/Fri**

**0730-1500 Wednesday\**

**0730-1200 the first Friday of the month**

**The pharmacy will close all day on Friday 6 March 2009 for medical readiness training.**

Two items have been deleted from the formulary. They are Aveeno Soothing Bath Treatment and Hyoscyamine Time release Capsules 0.375mg.

**TRICARE MAIL ORDER PHARMACY (TMOP) –** The smartest, easiest, most convenient and cheapest way to obtain the prescription drugs you use regularly is through the TMOP. You can obtain a

90 day supply for the same price (\$3 generic/\$9 brand name) you pay for a 30 day supply at the drug store and they are delivered right to your door. More incentives are being offered to encourage beneficiaries to use this pharmacy option. The TRICARE Member Choice Center (MCC) has been established to help beneficiaries realize these savings and convenience by providing assistance with enrollment and converting retail prescriptions to the TMOP with the click of a mouse or a phone call. By using this service, the beneficiary will obtain TMOP enrollment assistance and if requested MCC will also contact the physician to obtain new prescriptions and forward them to TMOP for processing, making the switch from retail to mail order virtually effortless for the beneficiary. Those who want to do it on line can go to the “ My Benefit” portal on the [www.tricare.mil](http://www.tricare.mil), click on “ prescriptions” at the top of the page and complete the enrollment form. Those without Internet access can call MCC at 1-877-363-1433 and receive the same assistance. Certain medications may have a 30 day limit or require a medical necessity determination or prior authorization. You may refer to [www.tricareformularysearch.org](http://www.tricareformularysearch.org) to confirm the status of your medication and check the copayment. The easiest way to ensure you send the correct copayment is to authorize TMOP to bill your credit card. There is no cost for shipping and handling. Refills may be obtained by phone, mail, or on the Express Scripts web site.

**REFILLS** - To avoid running out of your medicine, order a refill, or new prescription at least two weeks before the prescription runs out. The date you should request a refill will be on the label of the current medication. Refills may be phoned or mailed in or by visiting the Express Script web site. There is no charge for shipping and a licensed pharmacist is available 24 hrs/day at 1-866-363-8667, or TDD 1-877-540-6261 for questions. There are many other convenient features of using the TMOP. To get a brochure containing the enrollment form and mailing envelope call the RAO at (781) 377-2476 and request one be mailed to you.

**SKILLED NURSING AND LONG TERM CARE** - Much confusion persists concerning the term “ Long Term Care” and what it means. A difficult time for a family is the point at which they are told the “ skilled care” has become ‘ custodial care” . Such determinations are usually made by the team in the facility providing the skilled care according to the criteria established by Medicare or the patient’ s insurance. Medicare and TRICARE cover post hospital care that is deemed “ medically necessary” , care usually provided in a Skilled Nursing Facility (SNF) which has the staff and equipment to provide skilled nursing care and/or skilled rehabilitative therapies (physical, occupational, speech). In order to be covered by Medicare and TRICARE, the facility must be Medicare certified and enter into a participation agreement with TRICARE. The patient must have a three-day qualifying hospital stay and Medicare limits coverage to 100 days while the care remains medically necessary. At the end of that time, if the patient continues to require **medically necessary care**, TRICARE then becomes primary payer with a deductible and cost share. A beneficiary’ s care is monitored and reviewed at various times by the staff of the SNF to determine if skilled care is still required. Although it may be determined skilled care is not required, a beneficiary may still need assistance in performing “ activities of daily living” (ADL) or to maintain what function has been attained. This involves a different type of service called “ custodial” or “ maintenance care” . In short, if the necessary care consists mainly of assistance with feeding, dressing, bathing or ambulating, it is not covered by either Medicare or TRICARE and must be borne by the family or Long Term Care Insurance. For questions concerning this, call Captain Love at (781) 377-2476.

**FEDERAL LONG TERM CARE INSURANCE PROGRAM (FLTCIP)** – Established several years ago this program offers Long Term Care Insurance to federal employees and annuitants, active and retired military, Reservists, including “ gray area” and several other groups. Sponsored by the Office of Personnel Management (OPM), it offers group premiums and comprehensive benefits. As mentioned in the article above, no medical insurance pays for long term care which provides assistance with Activities of Daily Living (ADL) such as bathing, dressing, feeding or to those who need supervision due to severe cognitive impairment. Long Term Care policies are designed to provide some coverage in such circumstances. Purchasing a Long Term policy is one that requires much study, comparison of plans and a review of each one’ s unique situation. Once enrolled, coverage cannot be cancelled due to age or a

change in health. There are many plans available. If shopping for one, you may want to get more information by going on line at [www.ltcfeds.com](http://www.ltcfeds.com) or calling 1-800-582-3337.

**MEDICARE/TRICARE FOR LIFE(TFL)** – The general rule for using this benefit is that Medicare is primary payer and if Medicare pays, TFL will pay your share. The only service Medicare covers that TFL does not is a Chiropractor. Throughout the eight years experience with TFL this rule has proven to be reliable. However, every rule has an exception and we came across one recently. A beneficiary had a surgical procedure that was considered “ experimental” and TFL refused payment. This is a very unusual situation and if a beneficiary has any indication that the procedure about to be performed is not an established one, he/she should check the TRICARE Government Do Not Pay listing which is found at [www.tricare.mil/nogovernmentpay/](http://www.tricare.mil/nogovernmentpay/) or call Wisconsin Physicians Services at 1-866-773-0404 prior to receiving the treatment.

**5.DEFENSE ELIGIBILITY ENROLLMENT RECORD SYSTEM (DEERS):** Keeping the DEERS record up to date is a very important responsibility of retired members. Any change in family status must be reported. Failure to renew family member ID cards before expiration will result in a loss of privileges including health care. We have many people traveling to Hanscom who may have an ID card issuing facility nearer to their home. To find the nearest facility, go to <http://www.dmdc.osd.mil/rsl/owa/home>. For those without Internet access, call the RAO at 781-377-2476. To renew a dependent ID card, the individual must have two forms of identification. The expiring ID card and another form of identification. If the ID card has been lost another picture ID such as a driver’s license must be presented. You can **change your address** with DEERS as follows.

Nearest ID card issuing facility. At Hanscom, Customer Service in Bldg 1305.

On-line at <https://www.dmdc.osd.mil/appj/address/index.jsp>

Call Defense Manpower Data Center at 1-800-538-9552

Fax changes to 1-831-655-8317

Mail changes to: DSO, ATTN:COA, 400 Gigling Rd, Seaside CA 93955-6771

For recording changes in family status, certain documents may be required such as a death, marriage or birth certificate or divorce decree and require a visit to an ID card issuing facility.

Retirees, spouses or survivors who are incapacitated, homebound or confined to a long term care facility may obtain an ID card renewal by mail. Call Captain Love at 781-377-2476 for assistance.

**6. PERSONAL AFFAIRS:** Every retiree/veteran is **strongly urged** to obtain a copy of his/her DD 214 and keep a copy in that file of important papers you were going to prepare. It is the one document you will need periodically throughout your life and to receive VA benefits at the end of it, so safeguard it. A DD 214 is only given for active duty time. **An equally important document for reserve/Guard members is the “ 20 year letter” which indicates he/she will be eligible for retired pay at age 60.** In trying to reconstruct records for survivors who have fallen out of the system, these two documents are vital and very difficult to obtain in later years. Some of you are now scratching your head wondering where your DD 214(s) are. **If you do not have one, get it now.** You must submit a Standard Form 180 to the National Personnel Record Center, Military Personnel Records, 9700 Page Ave, St Louis MO 63182-5100. You can also do this on line by going to [www.vetreca.archives.gov](http://www.vetreca.archives.gov) Once you have completed the form, you must print off the signature page to mail or fax as they will only respond to signed requests from the veteran or surviving spouse. When you get it, put it in a folder with other important documents such as (1) retirement order,(2) reserve 20 year letter showing eligibility for retirement, (3) latest Retiree Account Statement (RAS), (4) VA disability award letter, (5) marriage certificate, divorce decree. We have an excellent document in the RAO to record all of your essential information such as bank accounts, insurance policies etc. Call 781 377-2476 and request one. **Do that folder now.**

**7. OTIS AIR NATIONAL GUARD BASE:** The Hanscom AFB Satellite Retiree Activities Office (SRAO) on the Massachusetts Military Reservation and supported by Otis has moved. It is now located at

3138 North Inner Rd near the fire station. The SRAO under the capable leadership of SSG Matthew Tromba, USAF, retired, provides information and assistance to Cape area retirees. They are open Tuesday, Wednesday and Thursday from 1000-1300 and can be reached at 508-968-4175. Leave a message if no answer.

**8. VOLUNTARY RETIRED RATED OFFICERS RECALL PROGRAM AND RETIRED RATED OFFICER LIMITED PERIOD RECALL PROGRAM:** Officers recalled under these programs will be used in a myriad of positions to include intelligence, surveillance, reconnaissance (UAS/RC-12), rated staff and other related requirements. Officers will be recalled for periods between 24-48 months depending upon the requirement. Officers recalled under these programs will not be eligible to receive aviator continuation pay. Also, by volunteering for recall, officers will be eligible for deployment. The application period runs through 31 December 2009. Under the **Rated Officers Recall Program**, retired regular and reserve officers in the grade of lieutenant colonel and below under age 60 are eligible to apply including those retired through a Selective Early Retirement Board. Those retired with permanent disability are not eligible. For the **Limited Period Recall Program**, applicants must be Air Reserve Component rated officers in the grade of lieutenant colonel or below including ARC officers who separated from active duty from any branch of service because of strength reduction and officers separated for nonselection for promotion. For details, go to <http://ask.afpc.randolph.af.mil> and enter “retired rated recall program” in the search tool on the web site. Interested individuals may also call the Air Force Contact Center at 1-800-525-0102. E-mail to [afpc,recall.ops@randolph.af.mil](mailto:afpc,recall.ops@randolph.af.mil).

**9. LEGAL OFFICE:** Current information regarding Hanscom AFB Legal Services is as follows.  
Hours of Operation: 0800-1500 Monday, Tuesday, Thursday, Friday  
0800-1300 Wednesday

During that time assistance is provided with a General Power of Attorney, Special Power of Attorneys and notary services. The office does not provide assistance with Trusts.

Wills, Health Care Power of Attorney and Living Wills can be accomplished by appointment only. Will appointments are from 0900-1100 on Tuesday and 1300-1500 on Thursday. Call 781 377-2361 for an appointment or more information. **Walk-in legal assistance is available on Friday from 0900-1100.**

**10. SERVICES:** Check out the following.

**Information, Tickets and Travel (ITT), 781-377-3262**

**Take a trip with us!** – Registration deadline for all trips is 30 days prior to departure or space available.

- Niagara Falls and Erie Canal – May 11-13, Country Inn & Suites, \$299 pp/dbl occupancy
- Red Sox vs Blue Jays – May 29-31, Sky Dome Stadium, \$289 pp/dbl occupancy
- Red Sox vs Orioles – July 31-Aug 2, Camden Yards, \$289 pp/dbl occupancy
- Washington DC – Mar 26-29, luxury accommodations at the McLean Hilton, \$499 pp/dbl occupancy

**Tickets**

- Lord of the Dance – Apr 30, Lowell Memorial Auditorium at 8 p.m., \$54 each; order deadline is noon on April 16
- Vince Gill – June 10, Lowell Memorial Auditorium at 8 p.m., \$55 each order deadline is noon on May 28
- Walt Disney World Armed Forces Salute 2009 – Active duty and retirees can take advantage of big savings now through Dec 23, 2009 and get one FREE 5-day ticket. For more information log onto <http://www.hanscomservices.com/TicketsandToursFeatureC.html> or call ITT at (781) 377-3262.

**Minuteman Club, 781-377-3799**

**Steak Night** – Steak Night is every Tuesday 5 to 8 p.m. Entrees include your choice of sirloin steak, sirloin tips, 1/4 lb. burger or marinated chicken. Also included is a buffet bar featuring salad, rice and/or potatoes, vegetable du jour, fresh rolls and dessert. Options vary seasonally.



Wednesday Wings Night – Stop by every Wednesday from 4:30-6:30 p.m. for \$1.50 and \$2.50 select draft beer, half-price fountain drinks and 3-for-a-\$1 chicken wings.

Bingo – Bingo is the last Wednesday of the month. Cards go on sale at 5:30 p.m. and games start at 6:30 p.m. 8 regular games is \$15 for members; \$20 for nonmembers. Specials are sold separately, 3 cards for \$1; or 50/50 coverall, 3 cards for \$2.

Lunch – Lunch is available Tuesday through Friday, 11 am to 2 pm. Phone orders accepted. Don't forget your member discount. Sandwiches available until 5:00 pm

Dinner – Choose from 7 appetizer choices, chicken and steak salads, our House Specials – New England Baked Scrod or Steak Tips, Friday Specials – Prime Rib, Chef's Special Pasta, Fisherman's Platter or New England Clam Chowder. Sandwiches, burgers, pizza, veggie dishes, a children's menu, decadent desserts and more are available Wednesday through Friday, 5 to 9 p.m.

Catering – Saturdays, Sundays and Mondays are reserved for your special occasions. Call our Catering Office to book your event at (781) 377-9694.

#### **Fourth Cliff Family Recreation Area, 800-468-9547**

Get away and enjoy off-season rates (Oct 16 – April 30) at Hanscom's premier off-site family recreation area. Fourth Cliff is a 56-acre seaside resort located in Humarock (Scituate) on Massachusetts' South Shore. Fourth Cliff provides visitors with easy access to Boston, Cape Cod, Martha's Vineyard and Nantucket Island, and a host of other recreational activities. With 17 fully winterized cabins and four efficiencies available year round, Fourth Cliff offers an excellent opportunity for solitude and relaxation. Retirees can make reservations up to 75 days in advance.

**11. HANSCOM HISTORY:** The History Office really appreciates the many contributions relating to Hanscom's past submitted by retired members. **You are asked to look through your files for Hansconians before 1967 particularly.** However, any historical materials are more than welcome. If you can help with this, or have any information to share, please call the ESC History Office at (781) 377-5211, or e-mail [anita.heath@hanscom.af.mil](mailto:anita.heath@hanscom.af.mil). Many thanks.

**12. NEWS YOU CAN USE:** This and that.

**VETERANS AFFAIRS DISABILITY CLAIMS REVIEW** – A representative from AMVETS will be at the **Airman and Family Readiness Center** to assist in processing VA disability claims and answer questions. He will be available on 6, 13, 20 and 27 March 2009 from 1000-1430. **An appointment is required. Call 781 377-4222.**

**HANSCOM HAPPENINGS** – Keep track of what is happening on Hanscom. Sign up at the link below to receive a weekly e-mail update. [hanscom.happenings@hanscom.af.mil](mailto:hanscom.happenings@hanscom.af.mil).

**USED CELL PHONES** – The Life Skills Support Center accepts donations of older cell phones which they program for emergency use by the elderly and battered women. They are located in Bldg 1217, phone 781 377-4791.

**13. RETIREE ACTIVITIES OFFICE (RAO):** We are looking for additional Duty Officers. If there is anyone who can give 5 hours, one day a month to help staff the office call 781 377-2476. We provide training. You can select your day and you are never on alone. It is rewarding work and you get to associate with some great people

**14. AN AFTERTHOUGHT:** While working for an organization delivering meals to elderly shut-ins, a woman took her 4 year old daughter along who was intrigued by the various appliances, walkers, canes and wheelchairs. She noticed the daughter fascinated by a set of false teeth sitting in glass of water and prepared for the inevitable questions. Instead the child turned and whispered, "the tooth fairy will never believe this" .

Arline F. Love  
Captain, USAF, Retired  
Director, RAO

**29th ANNUAL MILITARY RETIREE DAY**  
**Saturday, 25 April 2009**  
**LUNCHEON RESERVATION FORM**

A Luncheon is planned as part of Military Retiree Day. Your early response will help us in our planning. We must have your paid reservation by **Wednesday, 22 April 2009**. However, we will accept emergency cancellations up to **1300 24 April 2009** by telephone to the RAO Duty officer at (781) 377-2476.

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**LUNCHEON - MINUTEMAN CLUB BALLROOM 1200 HOURS**

I/we will attend Military Retiree Day Luncheon on **Saturday 25 APRIL 2009**

**NAME:** \_\_\_\_\_ **RANK:** \_\_\_\_\_ **SERVICE** \_\_\_\_\_

**ADDRESS:** \_\_\_\_\_

**CITY/TOWN:** \_\_\_\_\_ **STATE:** \_\_\_\_\_ **ZIP:** \_\_\_\_\_ **PHONE ( )** \_\_\_\_\_

Please reserve \_\_\_\_\_ spaces @ \$18.00 per person. Total enclosed \$ \_\_\_\_\_

**Choice of menu** - (indicate number of meals)

Baked Scrod with Herb and Butter Crumbs \_\_\_\_\_

Sliced Roast Beef with gravy \_\_\_\_\_

Please make checks payable to **RETIREE ACTIVITIES OFFICE**. **Note: Tickets will not be sent.**

**Check in at the Minuteman Club. Please check here if you need handicapped parking** \_\_\_\_\_